

## WHAT IS CLAIMED IS:

1. A method of providing a business information service to a user comprising:

(a) presenting to said user one or more menus that permit said user to select one or more of a plurality of business services and to identify a target business; and

(b) delivering to said user data of any of said plurality of business services selected by said user that concerns said target business.

2. The method of claim 1, wherein each of said plurality of business services is of the group consisting of: credit, collection, alert, marketing and supplier.

3. The method of claim 1, wherein steps (a) and (b) are conducted online with said user.

4. The method of claim 1, wherein at least one of steps (a) and (b) is at least partially implemented in an application in a user device operated by said user.

5. The method of claim 4, wherein at least one of said one or more menus is cached in said user device.

6. The method of claim 1, wherein at least one of steps (a) and (b) is at least partially implemented in an application in a business device that presents at least one of said one or more of said menus to a user device operated by said user.

7. The method of claim 6, wherein said at least one of said one or more menus is cached in said business device.

8. The method of claim 1, wherein said one or more menus are presented to said user on one or more web pages.
9. The method of claim 8, wherein step (a) presents said one or more web pages to said user directly via a browser running on a user device operated by said user.
10. The method of claim 1, wherein at least two of said plurality of business services are presented on a single menu to said user for selection.
11. The method of claim 1, further comprising (c) presenting said user with a menu that permits categorizing said target business to one of the group consisting of: customer, supplier, partner, competitor, project, and said user's company.
12. The method of claim 1, wherein a first one of said one or more menus presents to said user the capability of categorizing said target business to one of the group consisting of: sell to, buy from, compete, get paid, and locate.
13. The method of claim 1, wherein said one or more menus provide said user with the capability to select a risk evaluation report.
14. The method of claim 13, wherein said risk evaluation report includes a risk indicator that designates either a low risk, a moderate risk or a high risk in a color coded manner.
15. The method of claim 1, wherein step (b) delivers said data to said user via email or posting to said one or more menus.
16. The method of claim 1, further comprising: communicating an alert notice concerning said target business to said user.

17. The method of claim 16, wherein said alert notice is filed in a tracking folder for said target business, and wherein said tracking folder is accessible via said one or more menus.

18. The method of claim 1, further comprising: presenting to said user a payment performance record of at least one of said user's customers, and communicating said payment performance record.

19. The method of claim 18, wherein said user is presented with a payment performance record of each of a plurality of said user's customers, and wherein said payment performance records are selectively communicated.

20. A method of providing a business information service to a user comprising:

(a) presenting to said user one or more menus that permit said user to select one or more of a plurality of business services;

(b) identifying a target business selected by said user;

(c) preparing a report on said target business based upon a selected one of said plurality of business services; and

(d) delivering said report to said user.

21. The method of claim 20, wherein each of said plurality of business services is of the group consisting of: credit, collection, alert, marketing and supplier.

22. The method of claim 20, wherein steps (a), (b), (c) and (d) are conducted online with said user.

23. The method of claim 20, wherein at least one of steps (a) and (b) is at least partially implemented in an application in a user device operated by said user.

24. The method of claim 23, wherein at least one of said one or more menus is cached in said user device.

25. The method of claim 20, wherein said one or more menus are presented to said user on one or more web pages.

26. The method of claim 25, wherein step (a) presents said one or more web pages to said user directly via a browser running on a user device operated by said user.

27. The method of claim 20, wherein at least two of said plurality of business services are presented on a single menu to said user for selection.

28. The method of claim 20, further comprising (e) presenting said user with a menu that permits categorizing said target business to one of the group consisting of: customer, supplier, partner, competitor, project, and said user's company.

29. The method of claim 20, wherein a first one of said one or more menus presents to said user the capability of categorizing said target business to one of the group consisting of: sell to, buy from, compete, get paid, and locate.

30. The method of claim 20, wherein said one or more menus provide said user with the capability to select a risk evaluation report.

31. The method of claim 30, wherein said risk evaluation report includes a risk indicator that designates either a low risk, a moderate risk or a high risk in a color coded manner.

32. The method of claim 20, wherein step (d) delivers said data to said user via email or posting to said one or more menus.

33. The method of claim 20, wherein at least one of steps (a) and (b) is at least partially implemented in an application in a business device that presents at least one of said one or more of said menus to a user device operated by said user.

34. The method of claim 33, wherein said at least one of said one or more menus is cached in said business device.

35. The method of claim 20, further comprising: communicating an alert notice concerning said target business to said user.

36. The method of claim 35, wherein said alert notice is filed in a tracking folder for said target business, and wherein said tracking folder is accessible via said one or more menus.

37. The method of claim 20, further comprising: presenting to said user a payment performance record of at least one of said user's customers, and communicating said payment performance record.

38. The method of claim 37, wherein said user is presented with a payment performance record of each of a plurality of said user's customers, and wherein said payment performance records are selectively communicated.

39. A method of communicating business data among a user device and a business service provider device, said method comprising:

(a) presenting to said user a payment performance record of at least one of said user's customers; and

(b) communicating said payment performance record to said business service provider device.

40 The method of claim 39, wherein said user is presented with a payment performance record of each of a plurality of said user's customers, and wherein said payment performance records are selectively communicated.

41. The method of claim 39, wherein said payment performance record is in a format useable by said business service provider device and contains data provided at least in part from an application of said user device.

42. A computer for providing a business information service to a user comprising:

means for presenting to said user one or more menus that permit said user to select one or more of a plurality of business services;

means for identifying a target business selected by said user;

means for preparing a report on said target business based upon a selected one of said plurality of business services; and

means for delivering said report to said user.

43. A memory media for operating a computer to provide a business information service to a user comprising:

means for operating said computer to perform a first operation of presenting to said user one or more menus that permit said user to select one or more of a plurality of business services;

means for operating said computer to perform a second operation of identifying a target business selected by said user;

means for operating said computer to perform a third operation of operating said computer to perform a third operation of preparing a report on said target business based upon a selected one of said plurality of business services;  
and

means for operating said computer to perform a fourth operation of delivering said report to said user.